



Division of Pensions and Benefits Retirement Planning Seminars – 2004

The Division of Pensions and Benefits is pleased to announce the 2004 schedule of Retirement Planning Seminars and Workshops. We are offering four different classes this year.

- ♦ **Introduction to Retirement Planning** – This class is designed for members in the early stages of their careers. It will cover the basics of the retirement systems and general financial planning. (PERS & TPAF)
- ♦ **One-Day Pre-Retirement** – This class is designed for members nearing retirement who would like to have the tools to make the best decisions about their retirement. Speakers will cover retirement basics, Social Security and financial planning. (PERS & TPAF) (PFRS)
- ♦ **Two-Day Pre-Retirement** – This class is for members planning to retire who would like an in-depth look at the many elements associated with a successful transition to retirement. (PERS & TPAF) (PFRS)
- ♦ **Retirement Workshop** – This is a workshop designed for members who are getting ready to retire within the next 6 to 12 months. The retirement process will be the focus of the discussion, and each attendee will receive a personalized estimate of benefits. Day and evening sessions are available. (PERS & TPAF) (PFRS)

The following resources and information are available on our Internet Site at www.state.nj.us/treasury/pensions/seminars.htm or by calling (609) 777-2111.

- Full descriptions of our retirement planning seminars and workshops.
- The complete schedule of classes and locations for January to June of 2004.
- Registration forms and instructions.
- Directions to our seminar locations.
- Flyers to print and distribute to your employees.
- Information about bringing a retirement seminar to your workplace.